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**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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IN THE MATTER OF: : CHAPTER 13  
CYNTHIA SANTIAGO, : CASE #20-10164-ELF  
Debtor. : Hearing Date: January 24, 2023

**NOTICE OF MOTION SEEKING ORDER MODIFYING  
CHAPTER 13 PLAN, POST-CONFIRMATION**

TO: All Parties in Interest (See Service List)

Debtor, Cynthia Santiago, has filed papers with the Court seeking to modify the Chapter 13 Plan, Post Confirmation in the above entitled matter. **Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant the Motion, or if you want the Court to consider your views on the Motion then on or before January 24, 2023, you or your attorney must:

File with the Court a written request for a hearing or, if the Court requires a written response, an answer, explaining your position at the U.S. Bankruptcy Court, Robert N.C. Nix Building, 900 Market Street, Philadelphia, PA 19107. If you mail your response to the Court for filing, you must mail it early enough so the Court will **receive** it on or before the date stated above. You must also mail a copy to:

Robert N. Braverman, Esquire  
McDOWELL LAW PC  
46 West Main Street  
Maple Shade, NJ 08052

Attend the hearing scheduled to be held on **January 24, 2023 @ 10:00 am in Courtroom #1, U.S. Bankruptcy Court, Robert N.C. Nix Bldg., 900 Market Street, Phila., PA 19107.**

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

McDOWELL LAW PC  
Attorneys for Debtor,

DATED: December 14, 2022

By: /s/ Robert N. Braverman  
ROBERT N. BRAVERMAN, ESQUIRE